

In re:
Dustin C. Caruso
Diana Caruso
Debtors

Case No. 21-10499-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 15, 2022

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dustin C. Caruso, Diana Caruso, 1522 Cleveland Ave., Reading, PA 19610-2110
aty	+ Robert H. Holber, 41 E. Front Street, Media, PA 19063-2911
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
r	+ Remax of Reading, 1290 Broadcasting Road, Wyomissing, PA 19610-3203
acc	+ Sharer Petree Brotz & Snyder, 1103 Laurel Oak Rd., Suite 105B, Voorhees, NJ 08043-4376
14588563	+ CSMC 2018-SP2 Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14586566	+ Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14586568	+ Discovery Federal Cr U, Po Box 6618, Reading, PA 19610-0618
14586569	+ Goldman Sachs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
14586572	MBSS, PO Box 3048, New Kingstown, PA 17072
14586573	+ Pennstate Health, PO Box 70892, Philadelphia, PA 19176-5892
14586574	+ Pennsylvania Department of Revenue, PO BOX 280427, Harrisburg, PA 17128-0427
14586575	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 15 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 16 2022 00:01:08	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14587697	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 16 2022 00:01:08	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14586562	Email/PDF: acg.bmw.ebn@aisinfo.com	Feb 16 2022 00:01:12	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
14607265	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2022 00:01:08	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14586563	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 16 2022 00:01:08	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14613188	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2022 00:01:13	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14586564	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2022 00:01:05	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

District/off: 0313-4

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14586565	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 15 2022 23:55:00	Credit Card/fb&t, 1415 Warm Springs Rd, Columbus, GA 31904-8366
14605970	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2022 00:01:08	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14586570	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 15 2022 23:55:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14649463	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 15 2022 23:55:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14586571	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 16 2022 00:01:04	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14613524	+ Email/Text: RASEBN@raslg.com	Feb 15 2022 23:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14612117	Email/PDF: resurgentbknofications@resurgent.com	Feb 16 2022 00:01:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14589491	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14586576	+ Email/PDF: gecsed@recoverycorp.com	Feb 16 2022 00:01:05	Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
14624138	+ Email/PDF: gecsed@recoverycorp.com	Feb 16 2022 00:01:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
14586567	*+	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed

District/off: 0313-4

User: admin

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Date Rcvd: Feb 15, 2022

Form ID: pdf900

Total Noticed: 35

below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Joint Debtor Diana Caruso tobykmendelsohn@comcast.net
BRENNA HOPE MENDELSON	on behalf of Debtor Dustin C. Caruso tobykmendelsohn@comcast.net
REBECCA ANN SOLARZ	on behalf of Creditor CSMC 2018-SP2 Trust bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Accountant Sharer Petree Brotz & Snyder trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Attorney Robert H. Holber trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Debtor Dustin C. Caruso trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Joint Debtor Diana Caruso trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	§	
	§	
Caruso, Dustin C.	§	Case No. 21-10499 PMM
Caruso, Diana	§	
	§	
Debtors	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ROBERT H. HOLBER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

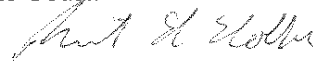
Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 03/15/2022 in Courtroom 1,

United States Bankruptcy Court
201 Penn Street, 1st Floor
Reading, Pa 19601

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/10/2022

By: /s/



Chapter 7 Trustee

Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	§	
	§	
Caruso, Dustin C.	§	Case No. 21-10499 PMM
Caruso, Diana	§	
	§	
Debtors	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	290,000.00
and approved disbursements of	\$	190,794.18
leaving a balance on hand of ¹	\$	99,205.82

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Pennsylvania Department of Revenue	\$ 37,944.57	\$ 37,944.57	\$ 0.00	\$ 14,137.11
000004	Internal Revenue Service	\$ 69,919.84	\$ 69,919.84	\$ 0.00	\$ 26,050.22

Total to be paid to secured creditors	\$	40,187.33
Remaining Balance	\$	59,018.49

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Robert H. Holber, Trustee	\$ 17,750.00	\$ 0.00	\$ 17,750.00
Trustee Expenses: Robert H. Holber, Trustee	\$ 193.22	\$ 0.00	\$ 193.22

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Accountant for Trustee Fees: ROBERT N. SNYDER, CPA	\$ 3,866.50	\$ 0.00	\$ 3,866.50
Accountant for Trustee Expenses: ROBERT N. SNYDER, CPA	\$ 23.45	\$ 0.00	\$ 23.45

Total to be paid for chapter 7 administrative expenses \$ 21,833.17
 Remaining Balance \$ 37,185.32

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 37,185.32 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1A	Pennsylvania Department of Revenue	\$ 6,902.70	\$ 0.00	\$ 6,902.70
4B	Internal Revenue Service	\$ 30,282.62	\$ 0.00	\$ 30,282.62

Total to be paid to priority creditors \$ 37,185.32
 Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,822.90 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Goldman Sachs Bank, USA	\$ 1,227.56	\$ 0.00	\$ 0.00
000003	Capital One Bank (USA), N.A.	\$ 4,556.66	\$ 0.00	\$ 0.00
000005	LVNV Funding, LLC	\$ 399.74	\$ 0.00	\$ 0.00
000006	Citibank, N.A.	\$ 18,414.94	\$ 0.00	\$ 0.00
000007	JPMorgan Chase Bank, N.A.	\$ 3,156.00	\$ 0.00	\$ 0.00
000010	Synchrony Bank	\$ 2,068.00	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 13,817.82 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

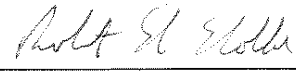
Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1B	Pennsylvania Department of Revenue	\$ 1,549.64	\$ 0.00	\$ 0.00
4B	Internal Revenue Service	\$ 12,268.18	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Prepared By: /s/Robert H. Holber



Trustee

*Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.